

Claims

What is claimed is:

1. A method using a computer system for a real-time customer activation of a value card wherein the system automatically processes a customer's application for a transaction card wherein said system includes a data entry processing center, a workstation, a graphical user interface, and a data storing means comprising the steps of:

- a) receiving said customer's request into said system;
- b) providing at least one or more safety features to determine whether said customer is the person whose name is printed on said transaction card; and

c) offering said customer the options of activating the transaction card by:

- 1) confirming the customer's desire to activate the primary transaction card use;
- 2) determining the customer's election to add a secondary credit card feature; and
- 3) identifying the customer's request to activate any additional use features.

2. The method of claim 1 wherein the transaction card use and the secondary credit card feature perform different types of card functions and the use of the transaction card use and the secondary credit card feature enables the

customer to establish different relationships with different types of businesses and industries.

3. The method of claim 1 wherein the additional use features has a rewards feature.

5 4. The method of claim 3 wherein the rewards feature can be redeemed or spent at a specific vendor.

5. The method of claim 3 wherein the rewards feature can be redeemed or spent at several different vendors.

10 6. The method of claim 3 wherein the rewards feature can be redeemed or spent at any vendor or merchant who accepts the logo printed on the transaction card.

7. The method of claim 3 wherein the rewards feature is used as a credit against the secondary credit feature to reduce the balance of the secondary credit card feature.

15 8. The method of claim 1 wherein the customer must agree to establish a credit account with a payment amount source in order to activate the primary transaction card use.

9. The method of claim 6 wherein the payment amount source is a check.

10. The method of claim 6 wherein the payment amount source is a credit card.

20 11. The method of claim 6 wherein the payment amount source is a debit card.

12. The method of claim 6 wherein the payment amount source is at least one of a check, a credit card account and debit card account.

13. The method of claim 6 wherein the customer may automatically recharge the primary amount source when the payment source is depleted.

14. The method of claim 6 wherein the customer may recharge the primary amount source when the payment source is depleted.

5 15. The method of claim 6 wherein the payment amount source is the secondary credit card feature.

16. A method using a computer system for a real-time customer activation of a value card wherein the system automatically processes a customer's application for a transaction card wherein said system includes a data entry processing center, a workstation, a graphical user interface, and a data
10 storing means comprising the steps of:

- a) receiving said customer's request into said system;
- b) offering said customer the options of activating the transaction card by:

- 15 1) confirming the customer's desire to activate the primary transaction card use; and
- 2) determining the customer's election to add a secondary credit card feature.